

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Gooch, Cherylyn A § Case No. 07 B 03970
§
§
Debtor §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/06/2007 and was converted to chapter 13 on 10/30/2007.

2) The plan was confirmed on 03/19/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was converted on 01/07/2011.

6) Number of months from filing or conversion to last payment: 38.

7) Number of months case was pending: 39.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$85,230.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$72,150.00
Less amount refunded to debtor	\$0

NET RECEIPTS:

\$72,150.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,826.00
Court Costs	\$0
Trustee Expenses & Compensation	\$4,383.55
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$7,209.55

Attorney fees paid and disclosed by debtor \$700.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$78.00	NA	NA	\$0	\$0
Internal Revenue Service	Priority	\$1,400.00	\$21,070.60	\$21,070.60	\$14,982.30	\$0
Martha Sis Jenkins	Priority	\$5,700.00	NA	NA	\$0	\$0
America's Servicing Co	Secured	\$1,050.00	\$1,050.00	\$1,050.00	\$1,050.00	\$0
America's Servicing Co	Secured	\$1,050.00	NA	NA	\$0	\$0
Capital One Auto Finance	Secured	\$13,000.00	\$13,000.00	\$13,000.00	\$13,000.00	\$803.22
CitiFinancial Auto Credit Inc	Secured	\$17,274.00	\$17,273.27	\$17,273.27	\$17,273.27	\$1,167.96
Franklin Credit Management Corpora	Secured	\$50,674.00	\$48,941.27	\$48,941.27	\$0	\$0
Franklin Credit Management Corpora	Secured	\$50,674.00	NA	NA	\$0	\$0
Franklin Credit Management Corpora	Secured	NA	\$247.80	\$247.80	\$247.80	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
B-Line LLC	Unsecured	\$2,752.00	\$3,425.07	\$3,425.07	\$532.08	\$0
B-Line LLC	Unsecured	NA	\$772.63	\$772.63	\$120.02	\$0
BP Citi	Unsecured	\$800.00	NA	NA	\$0	\$0
Capital One Auto Finance	Unsecured	\$3,689.00	\$2,791.26	\$2,791.26	\$433.62	\$0
Chase Bank USA NA	Unsecured	\$355.00	\$295.49	\$295.49	\$34.08	\$0
Citibank USA	Unsecured	\$12,750.00	NA	NA	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
City Auto	Unsecured	\$16,900.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$2,909.00	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	NA	\$7,569.81	\$7,569.81	\$1,175.95	\$0
Discover Financial Services	Unsecured	NA	\$3,532.18	\$3,532.18	\$548.70	\$0
ECast Settlement Corp	Unsecured	\$1,032.00	\$1,279.73	\$1,279.73	\$198.79	\$0
GMAC Mortgage Corporation	Unsecured	\$14,100.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$194.00	NA	NA	\$0	\$0
Illinois Student Assistance Commission	Unsecured	\$33,494.00	\$33,826.95	\$33,826.95	\$5,254.97	\$0
Internal Revenue Service	Unsecured	NA	\$814.73	\$814.73	\$134.76	\$0
National Capital Management	Unsecured	\$15,351.00	\$15,361.95	\$15,361.95	\$2,386.44	\$0
Nicor Gas	Unsecured	\$391.00	NA	NA	\$0	\$0
PYOD	Unsecured	\$4,000.00	\$4,298.42	\$4,298.42	\$667.74	\$0
PYOD	Unsecured	\$15,008.00	\$17,098.66	\$17,098.66	\$2,656.24	\$0
PYOD	Unsecured	NA	\$1,998.29	\$1,998.29	\$310.43	\$0
Sears	Unsecured	\$2,189.00	NA	NA	\$0	\$0
South Division Credit Union	Unsecured	\$9,661.00	NA	NA	\$0	\$0
Wells Fargo Fin Acceptance	Unsecured	\$3,058.00	NA	NA	\$0	\$0
Wells Fargo Fin Acceptance	Unsecured	\$2,993.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$48,941.27	\$0	\$0
Mortgage Arrearage	\$1,297.80	\$1,297.80	\$0
Debt Secured by Vehicle	\$30,273.27	\$30,273.27	\$1,971.18
All Other Secured	\$0	\$0	\$0
TOTAL SECURED:	\$80,512.34	\$31,571.07	\$1,971.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$21,070.60	\$14,982.30	\$0
TOTAL PRIORITY:	\$21,070.60	\$14,982.30	\$0
GENERAL UNSECURED PAYMENTS:	\$93,065.17	\$14,453.82	\$0

Disbursements:

Expenses of Administration	\$7,209.55
Disbursements to Creditors	\$62,978.37
TOTAL DISBURSEMENTS:	\$70,187.92

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 27, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.